

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: ATKINS, TOMMY W.
ATKINS, STACEY L.

§ Case No. 09-75502

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on December 14, 2009. The undersigned trustee was appointed on *bad date*.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 6,089.05

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>3.23</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>6,085.82</u>

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 05/12/2010 and the deadline for filing governmental claims was 05/12/2010. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,358.91. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,358.91, for a total compensation of \$1,358.91. ²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/12/2010 By: /s/BERNARD J. NATALE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-75502

Trustee: (330370) BERNARD J. NATALE

Case Name: ATKINS, TOMMY W.
ATKINS, STACEY L.

Filed (f) or Converted (c): 12/14/09 (f)

§341(a) Meeting Date: 01/21/10

Period Ending: 10/12/10

Claims Bar Date: 05/12/10

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Single family home 618 S. Broadway, McHenry, IL	173,500.00	0.00	DA	0.00	FA
2	First National Bank of McHenry Checking account#	240.25	0.00	DA	0.00	FA
3	First National Bank of McHenry Money Market acco	187.90	0.00	DA	0.00	FA
4	Americanfunds mutual fund, account 5880191	10,425.13	3,253.28		4,087.47	FA
5	JPMorgan Chase Checking account #9547	400.00	0.00	DA	0.00	FA
6	Miscellaneous household furnishings	1,500.00	1,500.00		750.00	FA
7	Miscellaneous CD's	100.00	100.00		100.00	FA
8	Miscellaneous clothing	500.00	0.00	DA	0.00	FA
9	Watch and wedding ring	4,500.00	800.00		100.00	FA
10	Scuba gear	2,000.00	2,000.00		500.00	FA
11	Shenandoah Life Life insurance policy #000743360	2,291.64	2,291.64	DA	0.00	FA
12	Shenandoah Life Life insurance term policy #0073	0.00	0.00	DA	0.00	FA
13	American Funds IRA, account number 61759313	14,168.35	0.00	DA	0.00	FA
14	Americanfunds IRA account number 63011513	1,385.00	0.00	DA	0.00	FA
15	Amerifunds IRA Rollover, account 82838916	51,425.65	51,325.65	DA	0.00	FA
16	Americanfunds Roth IRA, account 64180354	4,869.97	0.00	DA	0.00	FA
17	Americanfunds Roth IRA account 64180355	6,993.98	0.00	DA	0.00	FA
18	Tom W. Atkins, PLS, LLC 618 S. Broadway McHenry,	0.00	0.00	DA	0.00	FA
19	Professional land surveyor's license	0.00	0.00	DA	0.00	FA
20	2000 Honda Accord	2,300.00	650.00	DA	0.00	FA
21	2001 Isuzu Rodeo	2,600.00	100.00	DA	0.00	FA
22	Computer, printer and copy machine	2,500.00	0.00	DA	0.00	FA
23	Two household pet dogs	0.00	0.00	DA	0.00	FA
24	Miscellaneous tools and household maintenance it	1,000.00	1,000.00		550.00	FA
Int	INTEREST (u)	Unknown	N/A		1.58	Unknown

25	Assets	Totals (Excluding unknown values)	\$282,887.87	\$63,020.57	\$6,089.05	\$0.00
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Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 09-75502 **Trustee:** (330370) BERNARD J. NATALE
Case Name: ATKINS, TOMMY W. **Filed (f) or Converted (c):** 12/14/09 (f)
ATKINS, STACEY L. **§341(a) Meeting Date:** 01/21/10
Period Ending: 10/12/10 **Claims Bar Date:** 05/12/10

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR):

Current Projected Date Of Final Report (TFR):

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-75502

Case Name: ATKINS, TOMMY W.
ATKINS, STACEY L.

Taxpayer ID #: **-***2973

Period Ending: 10/12/10

Trustee: BERNARD J. NATALE (330370)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****45-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
02/23/10	{4}	Tom & Stacey Atkins	Turnover of non-exempt asset	1129-000	3,253.28		3,253.28
03/11/10	{4}	Tom & Stacey Atkins	Pynt on Non-Exempt Assets	1129-000	834.19		4,087.47
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.16		4,087.63
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.02		4,087.65
04/06/10		Wire out to BNYM account 9200*****4565	Wire out to BNYM account 9200*****4565	9999-000	-4,087.65		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-4,087.65	0.00	
Subtotal	4,087.65	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$4,087.65	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-75502

Case Name: ATKINS, TOMMY W.
ATKINS, STACEY L.

Taxpayer ID #: **-***2973

Period Ending: 10/12/10

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-*****45-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****4565	Wire in from JPMorgan Chase Bank, N.A. account *****4565	9999-000	4,087.65		4,087.65
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.17		4,087.82
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.24		4,088.06
06/03/10	11001	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/01/2010 FOR CASE #09-75502, BOND #016018067	2300-000		3.23	4,084.83
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.24		4,085.07
07/07/10		Tom Atkins			2,000.00		6,085.07
	{6}		750.00	1129-000			6,085.07
	{7}		100.00	1129-000			6,085.07
	{9}		100.00	1129-000			6,085.07
	{10}		500.00	1129-000			6,085.07
	{24}		550.00	1129-000			6,085.07
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.33		6,085.40
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.36		6,085.76
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		6,085.81
10/12/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.01		6,085.82
10/12/10		To Account #9200*****4566	Transfer for Final Report	9999-000		6,085.82	0.00

ACCOUNT TOTALS	6,089.05	6,089.05	\$0.00
Less: Bank Transfers	4,087.65	6,085.82	
Subtotal	2,001.40	3.23	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$2,001.40	\$3.23	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-75502

Case Name: ATKINS, TOMMY W.
ATKINS, STACEY L.

Taxpayer ID #: **-***2973

Period Ending: 10/12/10

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-*****45-66 - Checking Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
10/12/10		From Account #9200*****4565	Transfer for Final Report	9999-000	6,085.82		6,085.82

ACCOUNT TOTALS	6,085.82	0.00	\$6,085.82
Less: Bank Transfers	6,085.82	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****45-65	4,087.65	0.00	0.00
MMA # 9200-*****45-65	2,001.40	3.23	0.00
Checking # 9200-*****45-66	0.00	0.00	6,085.82
	\$6,089.05	\$3.23	\$6,085.82

Claims Proposed Distribution**Case: 09-75502 ATKINS, TOMMY W.**

Report Includes ONLY Claims with a Proposed Distribution

Case Balance: \$6,085.82 **Total Proposed Payment:** \$6,085.82 **Remaining Balance:** \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	BERNARD J. NATALE, LTD. Admin Ch. 7		21.46	21.46	0.00	21.46	21.46	6,064.36
	<3120-00 Attorney for Trustee Expenses (Trustee Firm)>							
	BERNARD J. NATALE, LTD. Admin Ch. 7		874.50	874.50	0.00	874.50	874.50	5,189.86
	<3110-00 Attorney for Trustee Fees (Trustee Firm)>							
	BERNARD J. NATALE Admin Ch. 7		1,358.91	1,358.91	0.00	1,358.91	1,358.91	3,830.95
	<2100-00 Trustee Compensation>							
1	CIT Technology Financing Services Inc	Unsecured	9,283.80	9,283.80	0.00	9,283.80	261.63	3,569.32
2	CIT Technology Financing Services Inc	Unsecured	10,883.55	10,883.55	0.00	10,883.55	306.71	3,262.61
3	Discover Bank	Unsecured	10,782.60	10,782.60	0.00	10,782.60	303.87	2,958.74
4	Discover Bank	Unsecured	7,031.89	7,031.89	0.00	7,031.89	198.17	2,760.57
5	Target National Bank	Unsecured	1,229.49	1,229.49	0.00	1,229.49	34.65	2,725.92
6	Advanta Bank Corp.	Unsecured	36,947.28	36,947.28	0.00	36,947.28	1,041.22	1,684.70
7	Chase Bank USA, N.A.	Unsecured	24,822.33	24,822.33	0.00	24,822.33	699.53	985.17
8	Chase Bank USA, N.A.	Unsecured	961.57	961.57	0.00	961.57	27.10	958.07
9	Chase Bank USA, N.A.	Unsecured	8,960.06	8,960.06	0.00	8,960.06	252.51	705.56
10	American Express Bank, FSB	Unsecured	3,565.46	3,565.46	0.00	3,565.46	100.48	605.08
11	Candica LLC	Unsecured	8,515.38	8,515.38	0.00	8,515.38	239.98	365.10
12	Chase Bank USA, N.A.	Unsecured	2,038.29	2,038.29	0.00	2,038.29	57.44	307.66
13	PYOD LLC as assignee of Citibank	Unsecured	1,178.00	1,178.00	0.00	1,178.00	33.20	274.46
14	PYOD LLC as assignee of Citibank	Unsecured	3,146.75	3,146.75	0.00	3,146.75	88.68	185.78
15	PYOD LLC assigns as assignee of Citibank	Unsecured	493.02	493.02	0.00	493.02	13.89	171.89
16	Dell Financial Services L.L.C.	Unsecured	307.12	307.12	0.00	307.12	8.66	163.23
17	Fia Card Services, NA/Bank of America	Unsecured	4,711.33	4,711.33	0.00	4,711.33	132.77	30.46
18	GE Money Bank dba PAYPAL PLUS CREDIT	Unsecured	1,080.73	1,080.73	0.00	1,080.73	30.46	0.00

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Claims Proposed Distribution

Case: 09-75502 ATKINS, TOMMY W.

Report Includes ONLY Claims with a Proposed Distribution

Case Balance: \$6,085.82 Total Proposed Payment: \$6,085.82 Remaining Balance: \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
Total for Case 09-75502 :			\$138,193.52	\$138,193.52	\$0.00	\$138,193.52	\$6,085.82	

CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment	% paid
Total Administrative Claims :	\$2,254.87	\$2,254.87	\$0.00	\$2,254.87	100.000000%
Total Unsecured Claims :	\$135,938.65	\$135,938.65	\$0.00	\$3,830.95	2.818146%

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-75502

Case Name: ATKINS, TOMMY W.

Trustee Name: BERNARD J. NATALE

Balance on hand: \$ 6,085.82

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 6,085.82

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - BERNARD J. NATALE	1,358.91	0.00	1,358.91
Attorney for Trustee, Fees - BERNARD J. NATALE, LTD.	874.50	0.00	874.50
Attorney for Trustee, Expenses - BERNARD J. NATALE, LTD.	21.46	0.00	21.46

Total to be paid for chapter 7 administration expenses: \$ 2,254.87
Remaining balance: \$ 3,830.95

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 3,830.95

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 135,938.65 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	CIT Technology Financing Services Inc	9,283.80	0.00	261.63
2	CIT Technology Financing Services Inc	10,883.55	0.00	306.71
3	Discover Bank	10,782.60	0.00	303.87
4	Discover Bank	7,031.89	0.00	198.17
5	Target National Bank	1,229.49	0.00	34.65
6	Advanta Bank Corp.	36,947.28	0.00	1,041.22
7	Chase Bank USA, N.A.	24,822.33	0.00	699.53
8	Chase Bank USA, N.A.	961.57	0.00	27.10
9	Chase Bank USA, N.A.	8,960.06	0.00	252.51
10	American Express Bank, FSB	3,565.46	0.00	100.48
11	Candica LLC	8,515.38	0.00	239.98
12	Chase Bank USA,N.A.	2,038.29	0.00	57.44
13	PYOD LLC as assignee of Citibank	1,178.00	0.00	33.20
14	PYOD LLC as assignee of Citibank	3,146.75	0.00	88.68
15	PYOD LLC assigns as assignee of Citibank	493.02	0.00	13.89
16	Dell Financial Services L.L.C.	307.12	0.00	8.66
17	Fia Card Services, NA/Bank of America	4,711.33	0.00	132.77
18	GE Money Bank dba PAYPAL PLUS CREDIT	1,080.73	0.00	30.46

Total to be paid for timely general unsecured claims:	\$	3,830.95
Remaining balance:	\$	0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
N/A				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00